

1 WHAT IS CLAIMED IS:

1. A system for providing ATM services comprising:
an ATM service provider, the provider providing at
5 least two ATMs, wherein the ATMs are connected to a network;
a plurality of financial institutions, each financial
institution having a plurality of customers, wherein each
financial institution contracts with the ATM service provider for
the provision of ATM services to its customers; and

10 the ATM service provider providing ATM services to the
customers of the financial institutions, wherein the ATM service
provider generates revenue by charging each financial institution
an access fee for access to the ATM network and by collecting an
interchange fee for each transaction initiated by each of the
15 financial institution's respective customers.

2. The system for providing ATM services of claim 1,
wherein a particular financial institution may direct the ATM
provider to impose a surcharge fee on the financial institution's
20 customers for services provided by the ATM provider.

3. The system for providing ATM services of claim 1,
wherein the network is an EFT network.

25 4. The system for providing ATM services of claim 1,
wherein the EFT network and the ATM services provider are owned
by the same entity.

5. The system for providing ATM services of claim 1,
30 wherein the network is subdivided into predetermined geographic
regions.

6. The system for providing ATM services of claim 5,
wherein each financial institution may contract for the provision

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1 of ATM services within selected geographic regions which comprise
less than the entirety of the network.

5 7. The system for providing ATM services of claim 5,
wherein the surcharge fee imposed by a particular financial
institution on its customers varies from one selected geographic
region to another.

10 8. The system for providing ATM services of claim 1,
wherein the access fee charged to each financial institution is
charged on a per transaction basis for each transaction initiated
by the each of the financial institution's respective customers.

15 9. The system for providing ATM services of claim 8,
wherein the access fees vary depending on the type of transaction
performed.

20 10. The system for providing ATM services of claim 8,
wherein the access fees vary depending on the number of
transactions performed.

25 11. The system for providing ATM services of claim 1,
wherein the access fee is a flat fee charged on a periodic basis.

30 12. The system of providing ATM services of claim 1,
wherein the access fee charged to the financial institutions by
the ATM services provider is based on an amount of usage of the
ATM services by customers of the respective financial
institution.

35 13. The system for providing ATM services of claim 1,
wherein the ATMs provided by the ATM provider have distinguishing
characteristics making the ATMs readily identifiable to customers
as belonging to the ATM services provider.

1 14. The system for providing ATM services of claim 1,
wherein the services provided by the ATM provider are selected
from the group consisting of cash withdrawal, balance inquires,
balance transfers, deposit of currency, and deposit of checks.

5 15. The system for providing ATM services of claim 1,
wherein the ATM services provider also provides check clearing
services to the plurality of financial institutions and check
deposit services to the customers of the financial institutions.

10 16. The system for providing ATM services of claim 1,
wherein customers of non-participating financial institutions may
contract directly with the ATM services provider for access to
the services provider's ATM network.

15 17. The system for providing ATM services of claim 1,
wherein customers of participating financial institutions which
provide limited ATM access may contract directly with the ATM
services provider for access to the services provider's ATM
20 network.

25 18. A method for providing ATM services to a plurality of
financial institutions, wherein each financial institution has
a plurality of customers, the method comprising:

 providing an ATM services provider, wherein the
provider maintains at least two ATMs, which are connected to a
network;

 contracting with each respective financial institution
to provide ATM services to the customers of the financial
30 institution; and

 charging each financial institution an access fee for
access to the ATM network and collecting an interchange fee for
each transaction initiated by each of the financial institution's
respective customers.

1 19. The method for providing ATM services of claim 18,
further including the step of charging a surcharge fee to the
respective customers of each respective financial institution,
at the discretion of each particular financial institution, for
5 services provided by the ATM provider.

20. The method for providing ATM services of claim 18,
further including the step of subdividing the network into
predetermined geographic regions.

10 21. The method for providing ATM services of claim 20,
further including the step of allowing each financial institution
to contract for the provision of ATM services within selected
geographic regions which comprise less than the entirety of the
15 network.

22. The method for providing ATM services of claim 21,
further including the step of varying the surcharge fee imposed
by a particular financial institution on its customers from one
20 selected geographic region to another.

23. The method for providing ATM services of claim 18,
further including the step of charging the access fee to each
financial institution on a per transaction basis for each
25 transaction initiated by the each of the financial institution's
respective customers.

24. The method for providing ATM services of claim 18,
further including the step of varying the interchange fees
30 depending on the transaction performed.

25. The method for providing ATM services of claim 18,
further including the step of charging each financial institution
a flat fee on a periodic basis.

1 26. The method for providing ATM services of claim 18,
further including the step of providing ATMs with distinguishing
characteristics which make the ATMs readily identifiable to
customers as belonging to the ATM services provider.

5 27. The method for providing ATM services of claim 18,
further including the step of providing ATM services selected
from the group consisting of cash withdrawal, balance inquires,
balance transfers, deposit of currency, and deposit of checks.

10 28. The method for providing ATM services of claim 18,
further including the step of providing check clearing services
to the plurality of financial institutions and providing check
deposit services to the customers of the financial institutions.

15 29. The method for providing ATM services of claim 18,
further including the step of providing check cashing services
to the plurality of financial institutions and providing check
deposit services to the customers of the financial institutions.

20 30. The method of providing ATM services of claim 18,
wherein customers of non-participating financial institutions may
contract directly with the ATM services provider for access to
the services provider's ATM network.

25 31. The method of providing ATM services of claim 18,
wherein customers of participating financial institutions which
provide limited ATM access may contract directly with the ATM
services provider for access to the services provider's ATM
30 network.